## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors:

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ELECTRONIC TRANSACTION METHOD...

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3621

May 13, 2010

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

SIR:

In order to comply with discretionary regulations 37 CFR §§ 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of non-US documents (if any) listed thereon. These documents contain information which the Examiner may consider to be important in deciding whether to issue a patent in the instant application.

For documents written in a language other than English, English language abstracts and/or explanations are annexed thereto explaining relevancy in accordance with 37 CFR §1.98 (a)(3).

Attached is a Notice of Ground(s) of Rejection dated March 2, 2010, with translation, from the corresponding Japanese Application No. 2003-502750. This report cites seven references, four of which were previously submitted. JP 9-297789 & JP 2001-5895 were submitted with an IDS filed on December 5, 2003 and JP 9-237299 & JP 11-250193 were

submitted with an IDS filed on January 8, 2010. In addition, EP 0950968, which was submitted

with an IDS filed on December 5, 2003, corresponds to WO 99/09502, submitted herewith.

As each item of information contained in this information disclosure statement was first

cited in a communication from a foreign patent office in a counterpart foreign application, not

more than three months prior to the filing of the information disclosure statement no fee is due.

However, any fee determined to be due with this statement may be charged to Deposit Account

50-1290.

The present Disclosure Statement is being submitted in compliance with 37 CFR §1.56 as

an Examiner might consider any cited document important in deciding whether to allow the

application to issue as a patent, but the citation of each document is not to be construed as an

admission that such document is necessarily relevant or prior art. No representation is intended

that the cited documents represent the results of a complete search, and it is anticipated that the

Examiner in the normal course of examination, will make an independent search and will

determine the best prior art consistent with 37 CFR §§1.104 (a) and 1.106 (b), and in the course

of such search will review for relevance every document cited on the attached form even if not

initialed.

Early and favorable consideration is respectfully solicited.

Any fee due with this paper, may be charged on Deposit Account 50-1290.

Respectfully submitted,

/Dexter T. Chang/

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Reg. No. 44,071

CUSTOMER NUMBER 026304

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